

# Advanced Bank Loan Data Analysis: Empowering Decision-Making through Dynamic Insights

## Sheet 1 : Executive Summary

**Purpose:** This sheet provides an overview of critical Key Performance Indicators (KPIs) essential for evaluating the overall efficiency and performance of our lending endeavors.

### *Key Features:*

- **Total Loan Applications:** Monitor total and Month-to-Date (MTD) applications, scrutinizing Month-over-Month (MoM) trends for actionable insights.
- **Total Funded Amount:** Evaluate the cumulative disbursed funds and track MTD disbursements, analyzing MoM variations to discern funding patterns.
- **Total Amount Received:** Assess cash inflows via total and MTD received amounts from borrowers, scrutinizing MoM fluctuations for financial health assessment.
- **Average Interest Rate:** Determine the cost of lending by computing and tracking the average interest rate across all loans, including MTD and MoM changes.
- **Average Debt-to-Income Ratio (DTI):** Evaluate borrowers' financial resilience by calculating the average DTI for all loans and monitoring MTD and MoM changes.

### *Loan Performance Analysis:*

- Classify loans into "Good" and "Bad" categories based on specific KPIs such as application percentages, funded amounts, and received amounts.
- Implement a "Loan Status Grid View" for detailed categorization by loan status, providing insights into various metrics to support data-driven decision-making.

## Sheet 2: Trends & Overview

**Purpose:** This sheet offers interactive visualizations to illuminate lending trends, borrower demographics, and loan purposes, facilitating



# BANK LOAN REPORT | EXECUTIVE SUMMARY

Total Loan Applications

38.6K

MTD

MoM

4.3K

6.9%

Total Funded Amount

\$435.8M

MTD

MoM

\$54.0M

13.0%

Total Amount Received

\$473.1M

MTD

MoM

\$58.1M

15.8%

Average Interest Rate

12.0%

MTD

MoM

12.4%

3.5%

Average DTI

13.3%

MTD

MoM

13.7%

2.7%

Notes

Executive Summary

Trends and Overview

Detailed Insights

State :

All

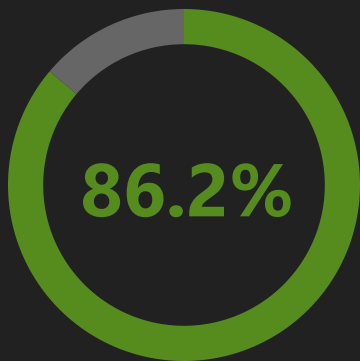
Grade :

All

Good vs Bad Loan :

All

Good Loan Issued



Good Loan Applications

33.2K

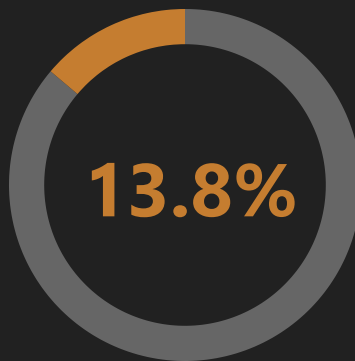
Good Loan Funded Amount

\$370.2M

Good Loan Received Amount

\$435.8M

Bad Loan Issued



Bad Loan Applications

5.3K

Bad Loan Funded Amount

\$65.5M

Bad Loan Received Amount

\$37.3M

## LOAN STATUS

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Received Amount	Avg. Interest Rate	Avg. DTI
Fully Paid	32145	\$35,13,58,350	\$41,15,86,256	\$4,13,02,025	\$4,78,15,851	11.64%	13.17%
Charged Off	5333	\$6,55,32,225	\$3,72,84,763	\$87,32,775	\$53,24,211	13.88%	14.00%
Current	1098	\$1,88,66,500	\$2,41,99,914	\$39,46,625	\$49,34,318	15.10%	14.72%
Total	38576	\$43,57,57,075	\$47,30,70,933	\$5,39,81,425	\$5,80,74,380	12.05%	13.33%



# BANK LOAN REPORT | TRENDS AND

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Select Measure :

Total Loan Applicati... ▾

State :

All ▾

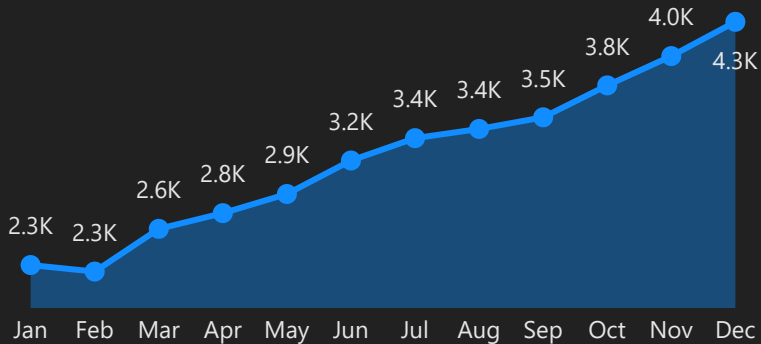
Grade :

All ▾

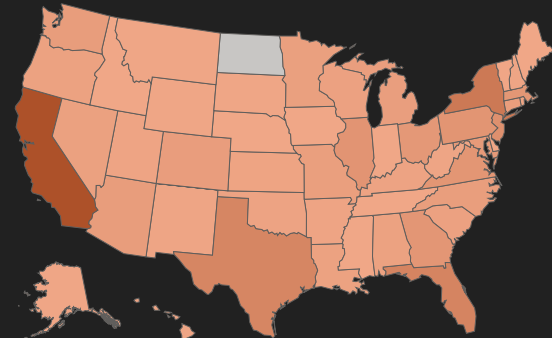
Good vs Bad Loan :

All ▾

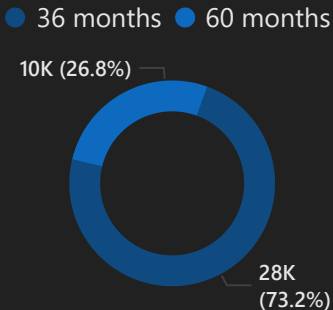
Total Loan Applications by Month



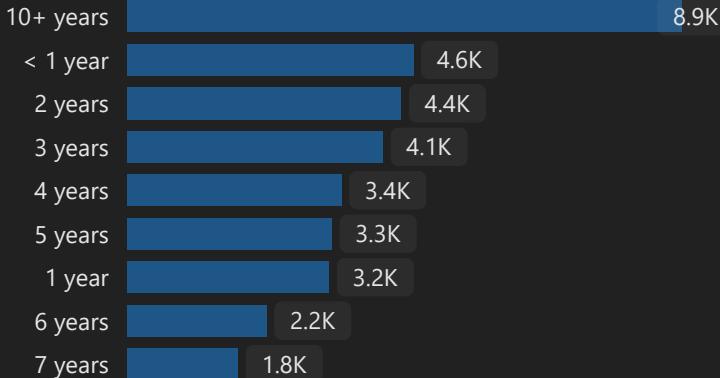
Total Loan Applications by State



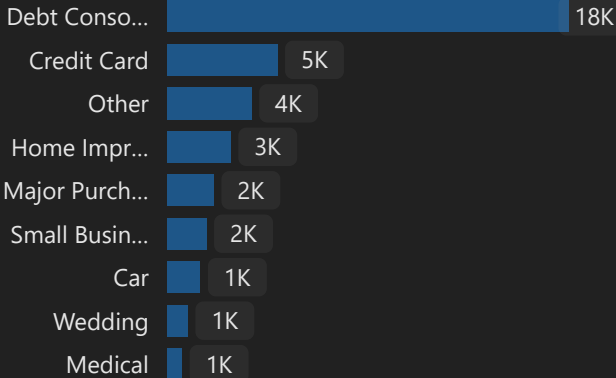
Total Loan Applications by Term



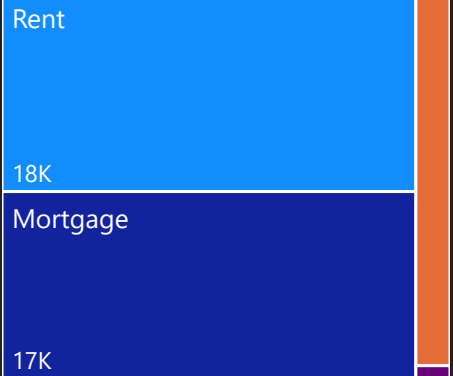
Total Loan Applications by Employee Length



Total Loan Applications by Purpose



Total Loan Applications by Home Ownership



BANK LOAN REPORT | DETAILED INSIGHTS



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State :

All



Grade :

All



Good vs Bad Loan :

All



ID	Purpose	Home Ownership	Grade	Sub Grade	Issued Date	Funded Amount	Interest Rate	Installment	Received Amount
632417	Small Business	Own	F	F1	11 May 2021	\$35,000	0.20	932.17	\$10,430
653921	Renewable_Energy	Mortgage	D	D5	11 March 2021	\$35,000	0.16	851.51	\$39,846
668166	Credit Card	Mortgage	G	G2	11 February 2021	\$35,000	0.20	936.66	\$53,494
670409	Debt Consolidation	Rent	F	F3	11 February 2021	\$35,000	0.19	907.73	\$49,122
672549	Credit Card	Mortgage	E	E3	11 February 2021	\$35,000	0.17	872.48	\$52,349
672680	Debt Consolidation	Own	E	E1	11 February 2021	\$35,000	0.16	858.59	\$35,479
673070	Debt Consolidation	Mortgage	E	E4	11 February 2021	\$35,000	0.18	879.47	\$3,511
673667	Credit Card	Mortgage	D	D5	11 February 2021	\$35,000	0.16	851.51	\$41,509
674426	Debt Consolidation	Mortgage	F	F1	11 March 2021	\$35,000	0.18	893.54	\$53,612
674448	Debt Consolidation	Mortgage	G	G2	11 February 2021	\$35,000	0.20	936.66	\$56,199
674846	Home Improvement	Mortgage	C	C4	11 February 2021	\$35,000	0.14	1,192.83	\$41,819
674982	Debt Consolidation	Mortgage	G	G4	11 February 2021	\$35,000	0.21	951.21	\$14,374
675763	Home Improvement	Mortgage	E	E4	11 February 2021	\$35,000	0.18	879.47	\$43,703
676268	Debt Consolidation	Mortgage	C	C1	11 February 2021	\$35,000	0.13	1,173.91	\$41,341
676756	Debt Consolidation	Mortgage	E	E3	11 February 2021	\$35,000	0.17	872.48	\$49,760
678088	Home	Mortgage	F	F4	11 March 2021	\$35,000	0.18	870.47	\$41,620